	United States Bankruptcy Court	
	District of South Dakota)
IN RE:) Case No. 10-10183
Randall Alanson Hoppe) Chapter 13
SSN/ITIN xxx-xx-7678)
Kristin Nicole Hoppe f/k/a Kristin Nicole Fisher)))
SSN/ITIN xxx-xx-7621)
	Debtor(s))
	PLAN AS CONFIRMED	,

1. Payments by Debtor to Trustee.

Debtors will pay the Trustee \$ 390.15 per month for 60 months (the "plan term"), for a total of \$23,409.00. Debtors will also turn over to the trustee 100% of their federal income tax refunds, after any statutory off-set by the IRS, for tax years 2010, 2011, 2012, 2013 and 2014. Debtors will make the first plan payment on or before January 1, 2011 and the last plan payment on or before December 1, 2015.

2. Payments by Trustee to Administrative Expense Holders and Creditors.

a. Administrative Expenses (priority claim):

Creditor	Claim	Payment	Months	Total
Bauer Law Office, P.C.	\$612.15	\$51.01	1-11	\$612.15
		\$51.04	1	

This priority claim will not be paid until Attorney Bruce P. Bauer files an application for compensation and reimbursement and the Court approves that application. The actual amount of the monthly payment will be calculated based on the Court's separate order awarding compensation and reimbursement. If the Court awards fees that total less than the above estimate, unsecured creditors may ultimately receive a distribution that is more than the estimate shown below. If the Court awards fees that total more than the above estimate, Debtors may file a motion to modify their confirmed plan to provide for those additional fees. If that modification is approved, unsecured creditors may receive a distribution that is less than what is set forth in this plan.

b. Other Priority Claims.

Creditor	Claim	Payment	Months	Total
Creditor	Claim	Payment	Months	To

c. <u>Secured Claims- Arrearage Only</u>:

Creditor Amount Payment Months Total

d. Other Secured Claims:

Creditor Claim Amount Interest Payment Months Total None

- e. <u>Unsecured</u>, <u>Non-priority Claims</u>: After making the payments to priority and secured creditors described above, the trustee will distribute the balance of the payments made by the Debtors to unsecured creditors who timely file a proof of claim. If an unsecured creditor receives appropriate notice of the case but fails to timely file a proof of claim, that unsecured creditor's claim will be discharged to the extent set forth in 11 U.S.C. 1328(a) when Debtors complete all plan payments. If all unsecured creditors known to Debtors timely file proofs of claim, each unsecured creditor will be paid approximately **50.46**% of its claim.
- f. <u>Disbursements by the trustee</u>. After deducting his statutory fee allowance, the trustee will disburse available funds first to claims with installment payment schedules in the following order: administrative expenses, including attorney fees, unsecured priority claims, and secured claims. Thereafter, the trustee will disburse available funds to claims without installment payment schedules in the following order: administrative expenses, including attorney fees, priority claims and unsecured non-priority claims.

3. Payments by Debtors Directly to Creditors.

a. Secured Claims not in default.

Creditor	Ciaim Amount	mieresi	Payment
First Premier Bank	\$11,201.00		\$315.00
2003 Lincoln Aviator	ψ11, 2 01100		Ψ212100
Creditor	Claim Amount	Interest	Payment
Great Western Bank	\$23,522.14		\$
2001 Chevy Tahoe &			
618 2nd Ave NE,			
Watertown, South Dakot	ta		

Creditor Claim Amount Interest Payment

Home Federal Bank \$116,000.00 \$0 \$

---618 2nd Ave NE,

Watertown, South Dakota

Debtors will make all required payments on these secured claims not in default until paid in full according to the terms of the original agreements between Debtors and these creditors. These payments will be made directly to these creditors, not to the trustee, and will not be subject to the trustee's supervision or control. The creditors will receive no payment in any amount from the trustee on account of these claims. Each secured creditor listed here will retain its lien until its secured claim is paid in full.

b. Secured Claims in Default

Creditor Claim Amount Interest Payment Months Total

- 4. **Disposable Income:** All of Debtors net disposable income will be applied to make payments under the plan.
- 5. **Other provision.** Debtors agree to timely file all post-petition federal, state and local tax returns and to pay all post-petition taxes as they come due.
- 6. **Attachments:** Attached to this plan and incorporated by reference is a liquidation analysis that demonstrates creditors will receive as much or more under this plan than they would if Debtors; non-exempt assets were liquidated in a chapter 7 bankruptcy.

Dated: 3/16/11

/s/ Bruce P. Bauer
Bruce P. Bauer
Bauer Law Office
100 South Maple, Suite 312
Watertown, SD 57201
605-886-5360

/s/ Randall Alanson Hoppe Randall Alanson Hoppe

/s/ Kristin Nicole Hoppe Kristin Nicole Hoppe

Attachment A – Liquidation Analysis Randall Alanson Hoppe & Kristin Nicole Hoppe 10-10183

	Market Value	Valid Encumbrances	Claimed Exemption	F
Real Property:	\$97,359.00	Great Western Bank & Home Federal Bank	\$0.00	\$0
Vehicles:	2003 Lincoln	First Premier Bank	\$11,201.00	\$3
	Aviator 2001 Chevy Tahoe	Great Western Bank	\$23,522.14	\$0
Other Personal Property:				
Checking/Savings Account	**			
Wearing Apparel	\$250.00	0.00	\$250.00	0.0
Household Goods	\$500.00	0.00	\$500.00	0.0
Stove, Fridge, Washer & Dryer	\$200.00	0.00	\$200.00	0.0
State Farm Life Insurance	\$100.00	0.00	\$100.00	0.0
401K	\$8,194.52	0.00	\$8,194.52	0.0
Wages Accrued Not Yet Paid	\$1,000.00	0.00	\$1,000.00	0.0
TOTAL AVAILABLE EQ	QUITY:		\$3,201.00	

NOTES:

^{**} Available cash and bank accounts have fluctuated since the petition. These are current sums.